

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILLIAMSPORT DIVISION**

In re: MATTHEW SCOTT BAKER	§	Case No. 4:18-bk-04368
JILLIAN LYNNE BAKER	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/15/2018.
- 2) The plan was confirmed on 06/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/15/2022.
- 5) The case was dismissed on 07/28/2022.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 41,077.65	
Less amount refunded to debtor(s)	\$ 53.27	
<b>NET RECEIPTS</b>		<b>\$ 41,024.38</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,219.86	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,219.86</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DANIEL P FOSTER, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
COMMONWEALTH OF	Pri	1,217.76	1,217.76	1,061.61	1,061.61	0.00
COMMONWEALTH OF	Uns	0.00	1,217.76	156.15	0.00	0.00
DISCOVER	Uns	5,998.21	5,998.21	5,998.21	303.75	0.00
US DEPARTMENT OF EDUCATION	Uns	12,563.50	12,563.50	12,563.50	636.20	0.00
BANK OF THE WEST	Uns	10,688.90	10,688.90	10,688.90	541.27	0.00
SHEFFIELD FINANCIAL/BRANCH	Uns	5,526.20	5,526.20	5,526.20	279.84	0.00
ECMC	Uns	1,788.00	1,508.03	1,508.03	76.36	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	85.00	85.00	0.00	0.00
CAPITAL ONE BANK	Uns	2,202.00	2,202.81	2,202.81	111.55	0.00
BECKET & LEE	Uns	526.00	526.30	526.30	18.15	0.00
BANK OF AMERICA	Uns	2,460.00	2,460.38	2,460.38	124.59	0.00
PORTFOLIO RECOVERY	Uns	2,687.00	2,686.97	2,686.97	136.07	0.00
PORTFOLIO RECOVERY	Uns	6,510.00	6,509.94	6,509.94	329.65	0.00
PORTFOLIO RECOVERY	Uns	682.00	681.67	681.67	23.51	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	0.00	NA	NA	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	688.00	688.06	688.06	23.73	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	206.08	206.08	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ESL FEDERAL CREDIT UNION	Sec	24,489.00	24,489.07	27,226.20	27,226.20	0.00
PA DEPT OF LABOR AND INDUSTRY	Uns	3,595.00	11,473.51	11,473.51	581.00	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	132,886.00	133,055.64	3,331.04	3,331.04	0.00
POTTER COUNTY DOMESTIC	Pri	22.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	200.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	114.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	114.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	110.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICING	Uns	1,700.00	NA	NA	0.00	0.00
CHASE CARD	Uns	4,747.00	NA	NA	0.00	0.00
EASTON BASEBALL/SOFTBALL INC	Uns	228.78	NA	NA	0.00	0.00
ESL FEDERAL CREDIT UNION	Uns	7,704.00	NA	NA	0.00	0.00
FIRST HERITAGE FEDERAL CREDIT	Uns	5,371.00	NA	NA	0.00	0.00
LINEBARGER, GOGGAN, BLAIR &	Uns	7,443.41	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	106.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	106.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	30.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	30.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	10.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	16,048.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	15,919.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,331.04	\$ 3,331.04	\$ 0.00
Debt Secured by Vehicle	\$ 27,226.20	\$ 27,226.20	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 30,557.24	\$ 30,557.24	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,061.61	\$ 1,061.61	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 1,061.61	\$ 1,061.61	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 63,961.71	\$ 3,185.67	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,219.86	
Disbursements to Creditors	\$ 34,804.52	
<b>TOTAL DISBURSEMENTS:</b>		\$ 41,024.38

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/07/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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